

# Student Services Financial Aid

## 2016–2017

Application and Program Information



Federal School Code 003727

# Welcome Students!

The Northern Virginia Community College Financial Aid staff will do all we can to assist you in meeting the costs of your education at NOVA. Please help us by reading and responding to correspondence from our office. When you have been admitted to NOVA and have completed the Free Application for Federal Student Aid (FAFSA)—the first step in the financial aid process—you will receive most subsequent correspondence via your NOVA email account. It is your responsibility to read your NOVA email regularly. You must also access your NOVAConnect account ([www.nvcc.edu](http://www.nvcc.edu) > myNOVA) at least weekly throughout the year and respond immediately to requests for additional information. Electronic consent Terms and Conditions are available for review on the financial aid web page and dashboard.

## Follow these steps:

### **1. Set your NOVAConnect preferences each term.**

VCCS SIS: Student Information System>Student Center>Personal Information>User Preferences (NVCC; Credit; Fall 2164/Spring 2172/Summer 2173; 2017 [for 2016–2017]) – SAVE

### **2. Check your To Do List weekly.**

VCCS SIS: Student Information System>Student Center>To Do List – Submit all requested documentation immediately or nothing further will be done on your file. (See #5, Dashboard.)

### **3. View your financial aid award.**

VCCS SIS: Student Information System>Student Center>Finances>View Financial Aid>2017 [for 2016–2017] – If you do not see an award within four weeks, make sure NOVA's code, 003727, was listed on your FAFSA and you have submitted all requested information.

### **4. Check your account summary.**

VCCS SIS: Student Information System>Student Center>Finances>Account Inquiry – If you are enrolled in fewer than 12 credits, your term award will likely be reduced after the 16-week census date each term. Pay any portion of your bill not covered by financial aid to avoid classes being dropped. Use the Anticipated Aid button to see calculated aid if you are less than full-time.

### **5. Log in to the Financial Aid Dashboard**

NVCC Home>Students>Financial Aid>Dashboard – Review your current financial aid status and any outstanding requirements for your application via the Financial Aid Dashboard.

**Best wishes for a wonderful NOVA experience as you complete your college goals!**

**College Financial Aid Staff**

# Financial Aid at NOVA

Financial aid can be the difference that allows you to attend college. Each year, thousands of Northern Virginia Community College (NOVA) students receive financial assistance to help cover college costs. All students who need additional assistance are encouraged to apply for the many scholarships available and for the multitude of federal, state and institutional dollars provided at NOVA. Need-based financial aid is intended to supplement the family's own resources. Information regarding the types of assistance and the scholarship and aid application processes can be found within this booklet, on [www.nvcc.edu/financialaid/index.html](http://www.nvcc.edu/financialaid/index.html), within your NOVACONnect student file and from financial aid representatives at each Campus Financial Aid Office. Contact information for NOVA's Campus Financial Aid Offices and the Financial Aid Support Center are printed in the back of this booklet. Utilize all the resources available at NOVA:

- Read this booklet carefully to learn about aid that might be available to you and the steps required to complete the sometimes challenging financial aid process.
- Go to [www.nvcc.edu/financialaid/index.html](http://www.nvcc.edu/financialaid/index.html). Read, read, read!
- After you have applied for admission to NOVA, go to [www.nvcc.edu](http://www.nvcc.edu) and click on myNOVA in the upper right-hand corner. A link will help you set up your password so you can access everything about your account at NOVA. Via your myNOVA account or the Financial Aid Dashboard you will be able to see the documents still required to complete the financial aid process, see your financial aid awards, accept and decline loan and work-study offers, link to the loan promissory note and loan counseling, see disbursement activity and access an abundance of additional information regarding your life at NOVA. Start now to become very comfortable with this online student information system. It will be your primary information source.
- Turn in all documents promptly to your campus financial aid representative (verification documents should be uploaded to your verification interview), or mail them to: College Financial Aid Office, Northern Virginia Community College, CFAO Office Center, Annandale, VA 22003-3796. Priority consideration will

be given to students whose files are complete by the following dates for the noted terms:

**Spring Semester 2017** (new students): October 1, 2016

**Summer Session 2017** (new students): April 1, 2017

**Fall Semester 2017** (new and returning students):  
March 1, 2017

- If you need additional assistance, see one of your campus financial aid representatives in your Campus Financial Aid Office. They are there for you!

## Pursuing a Degree

In order to receive financial aid, a student must be enrolled in an eligible degree or certificate program of study and must be satisfactorily advancing toward that degree or certificate. Classes must apply to your program of study. Most programs of study at NOVA are eligible for financial aid, which provides students many opportunities and choices. Two-year associate of arts or science degrees, designed for transfer to four-year institutions, and two-year associate of applied science degrees in occupational and technical fields are offered. One-year certificate programs are also available in occupational areas. Most programs are offered on both a full-time and part-time basis; many courses are offered on weekends and online. Further information and a complete listing of instructional programs can be found in the *College Catalog*.

Any person who has a high school diploma or equivalent, is at least 18 years of age and is able to benefit from enrollment is eligible for admission to NOVA. Applications for admission are available online at [www.nvcc.edu/admissions/apply/index.html](http://www.nvcc.edu/admissions/apply/index.html). Students cannot receive financial aid while dually enrolled in high school and college classes. Students who are taking college classes at more than one institution can receive aid at only one college. A student enrolled at more than one college should talk with the degree-granting institution's financial aid office prior to the beginning of the term to determine if a consortium agreement is appropriate to allow all credits to be considered for aid at the degree-granting school.

NOVA has the largest enrollment of any institution of higher education in Virginia and the Washington, D.C.

area and serves a diverse student body on its six campuses in Alexandria, Annandale, Loudoun, Manassas, Springfield and Woodbridge. NOVA is fully accredited by the Commission on Colleges of the Southern Association of Colleges and Schools. It is the policy of the Virginia Community College System to maintain and promote equal employment and educational opportunity without regard to race, color, sex, age (except where sex or age is a bona fide occupational qualification), religion, handicap, national origin or other non-merit factors. NOVA is in compliance with Section 504 of the Rehabilitation Act of 1973, which prohibits discrimination on the basis of handicap and provides for equal participation by handicapped students in any financial aid program for which they are otherwise eligible. All six campuses are accessible to handicapped students. Those students requiring special services or accommodations should contact their campus Special Services Team six weeks prior to the beginning of classes.

## Aid Available at NOVA

### Scholarships

All aid types awarded by NOVA depend on available funding and require that the student meet satisfactory academic progress requirements and the terms of each aid type. A multitude of different scholarships becomes available at varying times during the year. Access a listing of scholarships and criteria, the scholarship application and application deadlines on the NOVA website, [www.nvcc.edu/financialaid/index.html](http://www.nvcc.edu/financialaid/index.html). Scholarships have many different criteria. Not all require that you be academically outstanding; not all require financial need. Generally, applicants should also complete the federal financial aid application process to be considered. Check the website and additional scholarship links to gain pertinent information.

### Federal Grants

**Federal Pell Grant** – The Pell Grant assists undergraduate students who need financial help for their education and, like other grants, does not have to be repaid. Applicants must submit the Free Application for Federal Student Aid (FAFSA) to determine eligibility for the grant. As of July 1, 2012, the Pell Grant is now limited to a maximum of 12 full-time terms, or the equivalent. The Pell Grant amount could be as little as \$598 or as much as \$5,815 for an eligible, full-time student in 2016–2017.

**Iraq and Afghanistan Service Grant** – A student who is not eligible for a Pell Grant but whose parent or guardian was a member of the U.S. Armed Forces and died as a

result of service performed in Iraq or Afghanistan after September 11, 2001 may be eligible to receive the Iraq and Afghanistan Service Grant. Eligible students must be under 24 years of age or enrolled in college at least part time at the time of the parent's or guardian's death. The grant award could be almost as much as the amount of the maximum Pell Grant for the award year—not to exceed the cost of attendance for that award year.

**Federal Supplemental Educational Opportunity Grant (FSEOG)** – The purpose of FSEOG is to provide grants to students who are Pell eligible and who demonstrate exceptional financial need.

**Federal Work-Study (FWS)** – The work-study program provides jobs for eligible students who show unmet need. Most FWS students are employed on campus and work an average of 10 to 15 hours per week at a salary of \$10–11 per hour. Workers are paid bi-weekly as hours are worked. Some jobs are designated as community service since students assist individuals who are not necessarily students at NOVA. NOVA also provides FWS students for an off-campus reading tutors program for elementary school children. Eligible students can access additional information about the FWS process, complete an application and access a listing of available jobs at [www.nvcc.edu/financialaid/index.html](http://www.nvcc.edu/financialaid/index.html).

### Federal Loans

- NOVA participates in the Direct Loan Program. Student loans are borrowed from the federal government.
- All loans must be repaid by the borrower and should be taken with extreme caution and forethought. Failure to repay a loan will negatively affect the student for years.
- Loans on an award notification show eligibility. Students should accept only what is truly needed. A student must accept the loan and complete a Master Promissory Note to initiate the first loan.
- Before receiving a first disbursement, first-time borrowers must complete loan counseling.
- Until both the promissory note and loan counseling are completed, a student cannot use a loan to offset tuition and fees or to purchase books at the campus bookstore.
- Loans are for the entire fall/spring enrollment and

will have two disbursements, half in the fall and half in the spring, if the student maintains eligibility. One-semester loans will be disbursed toward the beginning of the term. Summer is a separate loan period.

- Loans are credited to student accounts at NOVA. After school costs are covered, excess amounts will be returned to the student to be used for other educational costs.
- Loan disbursements for students not attending classes in at least six credits or not meeting satisfactory progress requirements will be returned to the lender.
- Additional information regarding loans and access to the Master Promissory Note and loan counseling can be found at [www.nvcc.edu/financialaid/index.html](http://www.nvcc.edu/financialaid/index.html).

**Federal Perkins Loan Program (FPL)** – Perkins Loan funds are part federal and part institutional; NOVA is the lender. **Congress has extended the Perkins Loan program through September 30, 2017. Eligibility has changed.** Students may borrow up to \$5,500 for each undergraduate year. Awards for fall/spring are normally \$4,000. Interest, five percent annually on the unpaid balance, begins to accrue nine months after the borrower ceases to be enrolled at least half time or graduates. The borrower is required to provide a driver's license number, if applicable, at the time of application. Deferments and cancellation provisions are described on the borrower's promissory note. Repayment begins after a nine-month grace period; students may take up to 10 years to repay the loan,

depending on the amount borrowed. Loan disbursement amounts and loans entering default status will be reported to a national credit bureau.

**Federal Direct Student Loans** – Direct Loans are borrowed from the federal government.

**Subsidized Federal Direct Stafford Loan** – To be eligible for the subsidized Stafford Loan, a student must show need and be enrolled at least half time. The government subsidizes the loan by paying the interest for the student during periods of at least half-time enrollment. First-year students are eligible for up to a maximum of \$3,500; students reaching sophomore status can borrow up to \$4,500. When in repayment, interest is accrued at a fixed rate of 3.76 percent for loans disbursed July 1, 2016–June 30, 2017. Effective July 1, 2013, new borrowers who have attempted more than 150 percent of the time frame required for the program of study will not receive subsidized loans and could lose subsidy on existing loans.

**Unsubsidized Federal Direct Stafford Loan** – The terms of the unsubsidized Federal Stafford Loan are slightly different than those of the subsidized Federal Stafford Loan. A student is not required to show need for the unsubsidized Federal Stafford Loan, and interest is the student's responsibility from the beginning. The government does not pay interest for the student; it currently accumulates at a fixed rate of 3.76 percent. Eligibility for a subsidized loan is considered first; if the maximum limit of \$3,500 for freshmen or \$4,500 for sophomores has not been met, an unsubsidized loan will be considered to fill the Expected Family Contribution and reach the maximum eligibility limit.

## Federal Stafford Loan Limits

### Dependent Students (except when parents are denied a PLUS)

Class Standing	Base Amount	Additional Unsubsidized	Total	Aggregate Limit
Freshman	\$3,500	\$2,000	\$5,500	\$31,000 with a maximum \$23,000 in sub Stafford
Sophomore	\$4,500	\$2,000	\$6,500	

### Independent Students (and dependent students whose parents are denied a PLUS)

Class Standing	Base Amount	Additional Unsubsidized	Total	Aggregate Limit
Freshman	\$3,500	\$6,000	\$9,500	\$57,500 with a maximum \$23,000 in sub Stafford
Sophomore	\$4,500	\$6,000	\$10,500	

Go to <http://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized> for additional information on subsidy time frame limitations.

Dependent students can borrow an additional \$2,000 of unsubsidized Stafford Loan funds; independent students, and dependent students whose parents are denied a PLUS, can have up to \$6,000 of additional unsubsidized eligibility. Unsubsidized loans cannot be awarded unless the student has unmet cost of attendance.

#### **Direct Parent Loan for Undergraduate Students**

**(PLUS)** – The PLUS loan is available to parents of dependent students to help meet remaining costs of education. Maximum eligibility is the total cost of education minus financial aid. Interest is the parent's responsibility and is calculated at a fixed rate of 6.31 percent for 2016–2017.

## **State Programs**

If you are a domiciled resident of Virginia, meet satisfactory academic progress requirements and aid-type specific requirements, you may be eligible for grant aid through the Commonwealth Grant, the Virginia Guaranteed Assistance Program, the VCCS Grant and/or the Part-Time Tuition Assistance Grant. A separate application is not required to apply for these funds; you will be considered when your financial aid award is packaged or when adjustments are made for enrollment status. Original awards are generally for full-time attendance and can be adjusted after term census for less than full-time enrollment. Additional information can be found at the website for the State Council of Higher Education for Virginia, which is [www.schev.edu](http://www.schev.edu), and at [www.vccs.edu](http://www.vccs.edu).

Some states and the District of Columbia provide need-based grants to their residents for study in Virginia. If you are a resident of another state, you should make every effort to obtain grant funds for which you are eligible. Seek information in your home state, and contact the appropriate office to secure state support for your costs at NOVA.

### **Commonwealth of Virginia Programs**

**Commonwealth Grant (COMA)** – The Commonwealth provides grants to qualified students with financial need who are domiciled residents of Virginia. Students must be enrolled at least half time (six semester credits) in an eligible degree or certificate program. The grant is administered by the State Council of Higher Education in conjunction with the Virginia Community College System. The Commonwealth Grant may not exceed the cost of tuition charges. In order to be considered for a grant, students must complete NOVA's financial aid application requirements for need-based aid.

**Virginia Guaranteed Assistance Program (VGAP)** – The Commonwealth provides need-based grants for individuals who have graduated from a Virginia high school with a 2.5 cumulative GPA based on a 4.0 scale, are admitted for enrollment in an eligible certificate or degree program and are domiciliary residents of Virginia. Students must enroll full time and be classified as dependent students for financial aid purposes. Students must maintain a cumulative GPA of 2.0 for renewal and complete and maintain continuous full-time enrollment. Students may receive this award for no more than two years.

Awards may be for an amount up to the cost of tuition and required fees and may include a book allowance for the year. In order to apply for this grant, students must complete NOVA's financial aid application requirements for need-based aid and must submit a final, official high school academic transcript to the College Financial Aid Office.

#### **Part-Time Tuition Assistance Grant Program (PTAP)**

– The Virginia Community College System provides tuition grants to qualified students enrolled for one to eight semester credits. Students must demonstrate financial need, be domiciled residents of Virginia and declare a major in an eligible curriculum. In order to apply for PTAP, students must complete NOVA's financial aid application requirements for need-based aid. Selection will be made on a first-come, first-served basis and will equal up to the amount of tuition for one to eight credits.

**VCCS Grant** – The purpose of the VCCS Grant is to assist undergraduate community college students with financial need to pay part of their costs. The funds are derived from NOVA tuition set-aside funds. Grants are provided to a limited number of domiciliary residents of Virginia who are U.S. citizens or eligible non-citizens and otherwise eligible for need-based federal and state funds. Recipients must be attending at least nine credits per term at NOVA.

### **NOVA Aid and Other Area Assistance**

#### **Northern Virginia Community College Tuition Assistance Grant (NOVA TAG)**

– NOVA TAG is a need-based financial aid program for full- and part-time students. Students must enroll at least half time in credit-based courses, demonstrate need by completing the Free Application for Federal Student Aid (FAFSA) for the appropriate award year, meet satisfactory academic progress standards for financial aid and satisfy other federal criteria used in qualifying for need-based financial aid. Priority will be given to students who are eligible for the Federal Pell Grant



and have remaining financial need. Preference will be given to students who have no other supplemental grant aid besides FSEOG. Recipients may be resident or non-resident students.

**NOVA Work-Study Program** – The Northern Virginia Community College Board provides a limited amount of funding for student employment at NOVA. These funds supplement federal and state assistance and are designed to provide employment for students with demonstrated financial need. Students are paid an hourly wage as hours are worked.

**NOVA Book and Access Grant** – The Board provides a limited amount of financial support for students who are unable to purchase books during the first week of classes, have been determined ineligible for traditional financial aid programs or have insufficient funds to meet education-related expenses. Awards generally do not exceed \$200 per semester. Students must be registered for at least six semester credits, must maintain satisfactory academic progress and must have submitted a FAFSA for the award year. The student must obtain approval by completing NOVA's Book and Access Grant Approval form (125–168), available from the Campus Financial Aid Office, Dean of Students or from NOVA's website under Students > Forms.

**District of Columbia Tuition Assistance Grant** – The D.C. Tuition Assistance Grant Program provides, for eligible students, awards that can help pay the difference between in- and out-of-state tuition, not to exceed an annual maximum of \$2,500 at a community college. Awards are prorated for students enrolled less than full time, but at least half time. Applicants must be domiciled in the District of Columbia for at least 12 consecutive months preceding the beginning of the freshman year and have graduated from a secondary school or received the equivalent of a secondary school diploma on or after January 1, 1998. Other eligibility criteria apply. Students are encouraged to check the application deadline and apply early as funds are limited. Applications may be obtained from NOVA's website

at [www.nvcc.edu/financialaid/index.html](http://www.nvcc.edu/financialaid/index.html) or by writing the D.C. Tuition Assistance Grant Office, 810 First Street, NE, 3rd Floor, Washington, D.C. 20002, 202–727–2824, or visiting <https://dconeapp.dc.gov/>.

**The Virginia Community College System Foster Care Tuition Grant** – This program covers tuition and fees at any Virginia community college for high school or general education development (GED) graduates who were in foster care, in custody of a social services agency, or considered as a special-needs adoption at the time of graduation or GED completion. *Other eligibility criteria apply.* To be considered, applicants must complete the FAFSA and show need, apply for admission to NOVA, and submit documentation from the Department of Social Services regarding dates in foster care or assistance received for special-needs adoption. Credits registered by term census date or at the award date if later, can be considered for the grant. Awards may not exceed tuition and required fees. Students already receiving grants that cover tuition and fees are not eligible. More information regarding eligibility is available from the College Financial Aid Office or by visiting: [www.vccs.edu](http://www.vccs.edu) or [www.nvcc.edu/financialaid/index.html](http://www.nvcc.edu/financialaid/index.html).

**NOVA Payment Plan** – To help students meet educational expenses when aid eligibility is insufficient to cover them, NOVA offers the NOVA Payment Plan. The Payment Plan is administered by Tuition Management Systems (TMS), a third-party company that allows you to pay tuition in monthly payments for a set period of time. There is no credit check required and no interest is charged to participate. There is a nominal enrollment fee (non-refundable). Payments can be made via Automatic Bank Payment (ACH) or credit/debit card (Discover, MasterCard, American Express and VISA). If a credit card or debit card is used to make payments, a service fee of 2.5% will be added to each transaction. For specific plan information and cost, go to [www.nvcc.edu/payment/methods/](http://www.nvcc.edu/payment/methods/). Brochures are also available at each campus Financial Aid Office, Student Services Center or Business Office.

***Thanks to financial support from the Commonwealth of Virginia, Northern Virginia Community College offers its students an exceptional educational value, the lowest tuition of any college or university in the Washington, D.C. area. The cost per credit hour is the same whether the course is taken for credit or audited, in classroom or online.***

# NOVA Financial Aid Programs Summary for 2015–2016

Program	NOVA Average Award	Application	Eligibility Requirements
Federal Pell Grant	Eligibility ranges from \$598–\$5,815 per year for Pell–eligible students in 2016–2017	Free Application for Federal Student Aid	Any undergraduate student who is a citizen or eligible non-citizen of the U.S. and who has an eligible Expected Family Contribution (maximum EFC of \$5,234 in 2016–2017 if full time); must declare a major in an eligible program.*
Federal Supplemental Educational Opportunity Grant (FSEOG)	Awarded at \$500/year for 2016–2017	Free Application for Federal Student Aid	Any undergraduate student who is a citizen or eligible non-citizen of the U.S. and who is enrolled at least half time in an eligible program of study. Priority is given to Pell-eligible students with the lowest Expected Family Contributions.*
Federal Perkins Loan (FPL) (5% interest)	Awarded normally at \$4,000 for fall/spring and \$1500 for summer	Free Application for Federal Student Aid, Master Promissory Loan Note and loan counseling	Any undergraduate student who is a citizen or eligible non-citizen of the U.S. and who has exceptional financial need; must be enrolled at least half time in an eligible program. Perkins Loan Program is scheduled to end September 30, 2017.
Federal Work-Study Program (FWSP)	Usually awarded at \$4,000/year; summer is a separate award	Free Application for Federal Student Aid and hiring packet	Any undergraduate student who is a citizen or eligible non-citizen of the U.S. and who has financial need; at NOVA, must be enrolled at least half time in an eligible program.
Federal Subsidized and Unsubsidized Stafford Loans	\$5,317/year average for those borrowing thus far in 2015–2016	Free Application for Federal Student Aid, Master Promissory Loan Note and loan counseling	Any undergraduate student who is a U.S. citizen or eligible non-citizen; must be enrolled at least half time in an eligible program. Subsidized loans require that the student show financial need and complete program within 150 percent of published time frame.
Commonwealth Grant	\$1163 average for those receiving fall/spring 2015–2016	Free Application for Federal Student Aid	Virginia domiciled undergraduate student demonstrating financial need; must be enrolled at least half time.*
Part-Time Tuition Assistance Program	Full tuition for one to eight credits	Free Application for Federal Student Aid	Virginia domiciled undergraduate student demonstrating financial need; must be enrolled for no more than one to eight semester credits and be in an eligible program.*

\* A student with a prior baccalaureate degree is ineligible.

Note: Any aid type can be reduced or eliminated for less than full-time enrollment.



# The Financial Aid Application Process

## A 12-Step Guide

### School Code 003727

Completed applications received by March 1 will receive priority consideration for all types of financial aid funds. To be considered a complete file, the College Financial Aid Office must have received a valid FAFSA and all documents required to finalize the student's award. Because of the volume of paperwork received from our many students, we cannot promise that aid will be processed in time for the fall start if forms are turned in after July 1. Late files will be processed as received as long as the College has official FAFSA results prior to the last day of the student's attendance for the year and the student completes the process by federal deadlines. If the student applies late and does not receive an award notice by the deadline for payment, the student must make other payment arrangements until the student can be reimbursed from finalized financial aid. **By careful, thorough and timely completion of the 12 steps outlined below, you, the student, will receive full consideration for grants, loans and work-study before the payment deadline.**

### 1. Request Your FSA ID.

Go to [www.fafsa.gov](http://www.fafsa.gov) and apply for your FSA ID. If you are required to provide parental information on the FAFSA, one parent must also request his or her own FSA ID. Both you and one parent, if parental information is required, must sign the FAFSA online; your FSA IDs will act as electronic signatures. FSA IDs can be issued in real time, and the student and parent can immediately use them to electronically sign the application. However, if the student's or parent's name, Social Security number and birthday do not match Social Security Administration information when the FAFSA is submitted, real-time FSA IDs will be invalidated and disabled, and a paper signature page will be required. Save valid FSA IDs and security questions in a secure place for future use. You can use your FSA ID to:

- Electronically sign the FAFSA
- Check the status of your application and obtain results quickly
- Correct your FAFSA online
- Access your personal loan information throughout

repayment at [www.nslds.ed.gov/nslds/nslds\\_SA](http://www.nslds.ed.gov/nslds/nslds_SA) if loans are required for college

### 2. Complete a FAFSA on the Web Worksheet followed by the FAFSA on the Web.

Before completing the FAFSA, it is recommended that you first review the online financial aid application tutorial linked on [www.nvcc.edu/financialaid](http://www.nvcc.edu/financialaid) and on [www.VAWizard.org](http://www.VAWizard.org). Print and complete the FAFSA on the Web Worksheet and access the FAFSA for final entry at [www.fafsa.gov](http://www.fafsa.gov).

- Complete the worksheet first to ensure that you have collected all required information.
- After you have answered all required questions, leaving no blanks on the worksheet, enter your information electronically on FAFSA on the Web at [www.fafsa.gov](http://www.fafsa.gov).
- Be sure that your name exactly matches the name on your Social Security card. Correct your Social Security number information, if needed, with the Social Security Administration by calling 1-800-772-1213 or visiting [www.socialsecurity.gov](http://www.socialsecurity.gov). *Your name, SSN and birthday must match exactly those on record with the Social Security Administration, or a correction will be required.*
- We strongly encourage the use of the IRS Data Retrieval tool within the FAFSA, if you are eligible to do so. This will expedite the process and decrease the chances of your file being selected for verification. Name and address must match perfectly with those used in filing your taxes.
- Use your FSA ID to electronically sign your application. If parental information is required, one parent must electronically sign also, using his or her unique FSA ID. Parents must also have a separate email address.
- Follow the recommended filing dates, which can be found on page one of this booklet.
- In order for students to know aid amounts earlier, the 2017–2018 academic year will use 2015 tax information with FAFSA filing beginning October 1, 2016.

If access to the internet is not available from home, access is usually available at your local high school, library or at NOVA. If you absolutely cannot complete the process electronically, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) to request a paper FAFSA. The College no longer has paper forms. A paper form can be printed at [www.fafsa.gov](http://www.fafsa.gov); the paper process is much slower.

### 3. Apply for admission and declare a major in an eligible program of study.

In order to receive financial aid, you must be accepted for admission and enrolled or accepted for enrollment in an eligible program of study. Most of the one- and two-year programs at NOVA are eligible.

- A Social Security number (SSN) is required to apply for financial aid. If you do not provide your SSN for admission, we cannot link your FAFSA to your file, and you will likely experience a delay in disbursing your funds and maintaining your class enrollments.
- You can apply for admission online at [www.nvcc.edu](http://www.nvcc.edu).
- See a NOVA counselor to update your high school graduation status, to declare a program of study, and to have it officially recorded. Make certain the activation date encompasses the first day of the term for which financial aid is being requested. You will not receive an award letter until this has been done. **It is highly recommended that students see an advisor and run an "Advisement Report" each term to ensure all courses are applicable to the program of study and eligible for financial aid.** Financial aid will NOT cover courses outside of a student's active program of study.
- If you are a transfer student, you are asked to request official transcripts from all schools previously attended. You must also submit a Request for Transcript Evaluation form (on [www.nvcc.edu](http://www.nvcc.edu)) to NOVA to have your transfer credits apply.

### 4. Verify the information printed on your Student Aid Report (SAR).

Approximately two to four weeks after you submit your FAFSA, you will electronically receive a Student Aid Report (SAR) from the U.S. Department of Education. You can also review this information at [www.fafsa.gov](http://www.fafsa.gov). Read your SAR carefully to check for accuracy. Corrections can be made

electronically. Make sure NOVA's school code (003727) has been listed so your information can be released electronically to NOVA. If NOVA's school code is not listed, call the U.S. Department of Education at 1-800-4-FED-AID (1-800-433-3243) or add NOVA's school code online at [www.fafsa.gov](http://www.fafsa.gov). Provide the Data Release Number (DRN) located in the upper, right-hand corner of the SAR. NOVA will accept only data released electronically. NOVA financial aid staff members will never know you have applied if our school code is not listed.

### 5. Check the status of your application on myNOVA.

When the College Financial Aid Office electronically receives your Institutional Student Information Report (ISIR), our version of your SAR, NOVA will send you an email. Throughout the process, you can check the status of your application at [www.nvcc.edu/novaconnect](http://www.nvcc.edu/novaconnect). Go to Self Service > Student Center > Financial Aid. Click on View Financial Aid and then Aid Year. If nothing appears on NOVAConnect and you don't receive any notice regarding your SAR or a request for additional information, go back to [www.fafsa.gov](http://www.fafsa.gov) and make certain your FAFSA was not rejected and that you included NOVA's school code. Continue to review information on your myNOVA account regularly. After you know your FAFSA has been received by NOVA, frequently review your Dashboard and To Do List under Self Service > Student Center > To Do List throughout the year; click on Details. Click on each To Do List item for instructions.

### 6. Respond promptly to requests for additional information.

Files are not complete until all information has been received. Files will be awarded on a first-completed/first-awarded basis. Approximately one in three students is selected for verification by the FAFSA processing center. Even though an original transaction is not selected for verification, a subsequent transaction can be selected even after your aid has been disbursed. For a variety of reasons, additional files are selected by financial aid advisors during the awarding process, which then causes the To Do List to move from complete to incomplete again. Watch your To Do List and Dashboard! Financial aid administrators not only have the right but the responsibility to request necessary documentation for verifying that FAFSA information is accurate. Additional documents can be requested even after the To Do List is seemingly complete and aid is awarded. Errors on the FAFSA can skew aid results; students are frequently helped by verification. Verification requires that the advisor compares FAFSA information

against tax transcripts and your other income and asset documentation. Always keep copies of tax transcripts, W-2's, untaxed income and asset documents. Promptly submit all information as an uploaded attachment to the verification interview or to your Campus Financial Aid Office at the same time, or mail it directly to the College Financial Aid Office. Your file cannot be completed and no award will be processed until all clarifying information has been received. Allow time for your application to be reviewed; during summer months especially, delays are not uncommon and are sometimes lengthy.

## 7. Review your financial aid award letter.

You will receive a financial aid award notification informing you of the type(s) and amount(s) of assistance you are eligible to receive. Award notices are sent via your NOVA email account only with directions regarding how you can view your award online at [www.nvcc.edu/novaconnect](http://www.nvcc.edu/novaconnect). Go to Self Service > Student Center > Financial Aid. Click on View Financial Aid. Award notices prior to the term census date are based on full-time status. If you are registered at less than full-time, your aid will be adjusted after the term census date to reflect your correct award. Aid will be adjusted throughout the term if enrollment status and aid eligibility change due to dropped or non-attended classes. Know which aid types are grants or gift aid as opposed to loans or self-help. You can accept, decline or reduce student loans and work-study online by going to Student Self-Service. **Remember to complete a Master Promissory Loan Note and loan entrance counseling if you are taking a loan, or your loan money will never be received.** If you need a payment plan, NOVA has a Tuition Payment Plan available if you enroll by the deadline. Additional information can be found at [www.nvcc.edu](http://www.nvcc.edu) or from your campus Student Services Center or Campus Financial Aid Office.

## 8. Enroll in classes.

Review the *Schedule of Classes* and select your classes for the term. *Before* the term census date, enroll in *all* the classes you intend to take during the term. Your Pell status is determined by the credits in which you are enrolled and are attending as of that date. Neither Pell nor state aid will be increased if you add classes later. Financial aid will NOT cover courses outside of a student's active program of study. Classes not started or dropped before the course census date or not attended after the census date will not count toward enrollment status; aid must be adjusted accordingly and repaid as necessary. Go to [www.nvcc.edu/novaconnect](http://www.nvcc.edu/novaconnect) to enroll. If you have received a financial aid award notice, indicate that financial aid is your method of

payment. Again, remember to complete a loan promissory note and loan counseling if loans are required, or your loan is not really in place. Work-study eligibility cannot be used to pay your bill. *If you register but decide not to attend, you are responsible for cancelling your registered classes.*

## 9. Buy your books.

If you have enough financial aid to pay for tuition, fees and books, your financial aid may be used to buy required textbooks and supplies from two weeks before classes begin (or the first day the bookstore is open for spring, if later) through the last day of the 16-week add/drop period. A second book purchase period opens for the second 8-week term for fall and spring for those who still have anticipated aid. Before going to the campus bookstore, make sure all classes are registered and no holds exist on your account. You will be asked to sign a release (available through Dashboard) to allow bookstore employees to access your eligible aid figure and then to charge your required books and supplies against your available financial aid.

## 10. Make certain your financial aid or other resources have paid your bill by the deadline.

All financial aid, except employment programs, may be used to pay institutional charges. Awarded aid will show as "anticipated" until disbursed. Each award listed on your financial aid award notice is divided into equal amounts per term unless otherwise specified. Disbursements are made to the student's account after attendance in classes is verified. Classes not started, not attended beyond class census date, dropped with full refund or not in your program of study are not eligible for financial aid. If your aid does not cover your entire bill, you must pay the difference by the deadline noted in the class schedule, or your classes could be dropped. *Remember, if you register but decide not to attend, you are responsible for cancelling your registered classes.*

## 11. Verify your mailing address.

If you have a change of address, contact your campus Student Services Center or update your mailing address at [www.nvcc.edu/novaconnect](http://www.nvcc.edu/novaconnect). You are responsible for keeping your records current. Approximately six weeks into the term, if enrollment and attendance have been established at that time, excess financial aid above what you owe the College will be processed for disbursement **via your selected disbursement method [Visa Prepaid Card or direct deposit (ACH)]**. There will be instances when the College may issue

funds via a check, mailed to the student's address of record at NOVA. Financial aid cost of attendance is calculated for average tuition and fees, books, supplies, transportation and basic living expenses. After the aid adjustment period ends and if the amount of assistance is greater than the actual cost of a student's tuition, fees and charged books, a refund for excess funds will be processed for disbursement or refunded to a credit card if that is how the account payment was originally made. Excess aid amounts are to be used for basic transportation and living expenses.

## 12. Enroll in Refund2Card.

NOVA has contracted with Tuition Management Services (TMS) to process electronic financial aid disbursements and tuition refunds to students. Students can choose a reloadable Visa-branded prepaid debit card or direct deposit (ACH) into a bank account. The **Northern Virginia Community College** Visa® Prepaid Card\* is the quickest and easiest way for you to receive refunds from your school. It's reloadable and can be used to access cash at ATMs or banks, or to make a wide variety of purchases. **It should be used carefully and with full knowledge of potential fees for its use.** It is **not** a credit card, so you cannot spend more than the amount on the card, and no interest is charged on purchases. For more information and to register, go to <https://nvccchoice.afford.com>. You might receive multiple refunds due to the timing of aid types hitting your account and excess aid being requested. Once aid is disbursed to your student account, allow 5-7 business days to receive the excess aid via debit card or direct deposit. Excess aid should be received approximately six weeks into the term if you have completed the process and received an award notice by the beginning of the term. Aid requiring half-time attendance will be held until at least half-time attendance for the term is reached for later-starting classes.

## Student Rights and Responsibilities

### Students have the right to:

- Know what federal, state and institutional financial assistance is available.
- Know the financial aid procedure and how aid is awarded.
- Know how and when financial aid is paid.
- Know the cost of attendance at NOVA.
- Know and comply with the Return of Title IV Aid Policy for withdrawal.
- Know what portion of financial aid is grant (gift) aid.
- Know what portion of financial aid is loan and the terms of the loan at the time it is made. This includes interest rate, grace period and terms of payback, including a sample repayment schedule.
- Know how much need has been met by your award.
- Know the criteria for continued aid eligibility.

### Students are responsible for:

- Knowing and meeting financial aid deadlines.
- Providing all information/documentation requested by the College Financial Aid Office.
- Reading and understanding all forms and correspondence pertaining to financial aid and keeping copies of these.
- Accepting responsibility for all agreements signed by the student.
- Reporting any drastic changes in financial circumstances (i.e., death of parent or spouse or divorce) which would change financial need.
- Returning all financial aid forms by the date requested.
- Knowing and complying with NOVA's payment policy.
- Notifying lenders and NOVA if there is a change in name, address or enrollment status.
- Complying with employment requirements for Federal Work-Study.
- Applying for financial aid as soon after October 1 as possible.
- Repaying all Stafford and Perkins loans.
- Maintaining satisfactory academic progress at NOVA.

**Students are encouraged to keep copies of all pertinent documents:**

- Free Application for Federal Student Aid (FAFSA)
- Student Aid Report (SAR) and Data Release Number (DRN)
- Financial Aid Award Notification
- Financial information used to complete the FAFSA (1040 Federal Tax Transcripts, etc.)
- Stafford, Perkins and/or PLUS Promissory Notes and other loan correspondence
- Your FSA ID (and your parent's FSA ID) provided by the U.S. Department of Education. Do not share your FSA ID with anyone! If you think it has been compromised, call 1-800-4-FED-AID (1-800-433-3243) to cancel and request a new one.

# Cost of Attendance Budget and Financial Need

The College Financial Aid Office at NOVA operates on the philosophy that no individual should be denied access to education because of financial need. All state, federal and local financial aid is used to assist as many students as possible by filling as much need as funds allow. During the 2014–2015 academic year, NOVA awarded more than \$132 million in student aid to 22,895 students. For 2015–2016, recipient numbers are similar at printing. Steps taken to assist students begin with calculating a cost of attendance budget and the student's financial need.

**Calculating a Cost of Attendance Budget**

Personal expenses, room and board and transportation costs vary greatly according to the individual's circumstances and spending habits. For financial aid purposes, estimated costs are used. Costs for approved study abroad programs, dependent care related to the student's educational program, unreimbursed costs related to disability, required tools and program kits and the documented cost of a leased or purchased personal computer related to the student's educational program may be considered in adjustments to the cost of attendance budget. Documentation must be submitted to the College Financial Aid Office for such determination. Additional aid might not be available to meet the increased need.

**Calculating Financial Need**

Need is the difference between the cost of attendance at NOVA and the family's formula-calculated ability to pay. The family's ability to pay, called the Expected Family Contribution (EFC), is determined by completing a need analysis application called the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov). When students return to [www.fafsa.gov](http://www.fafsa.gov) for a subsequent year, a renewal FAFSA is available to students who have applied previously; many of the questions will already be completed. The FAFSA enables a NOVA student to apply without charge for all types of need-based aid. Numerous consultants in the area charge significant amounts for a **free** service. NOVA staff members will assist you for **no charge**. **Never give your FSA ID or myNOVA ID and passwords to anyone, and never pay for financial aid assistance.** Using financial aid dollars to pay a consultant is **not** allowed within federal rules. The application, which collects income and asset information from the student (and spouse, if married, or parents of a dependent student), must be submitted for the following academic year as soon after October 1 as possible. Beginning October 2016, for 2017–2018, taxes used on the FAFSA will be one year older for 2017–2018, tax information from 2015 will be used. Use IRS data retrieval within your FAFSA, if eligible to do so.

Student Cost of Attendance (COA) Budget	— Total Expected Family Contribution (EFC)	= Financial Need
Estimated tuition, fees, books, supplies, room and board, personal and miscellaneous expenses, transportation and loan fees	Calculated through FAFSA formula from parent/student/spouse's income, assets and other resources	The amount NOVA may award in need-based aid

## Costs Per Credit for Fall 2016

	Virginia Students	Military Contract Students	Business Contract Students	Out-of-State Students
Tuition	\$163.15	\$163.15	\$223.15	\$342.40
Technology Fee	\$8.50	\$8.50	\$8.50	\$8.50
Facilities Fee	\$0.00	\$20.00	\$20.00	\$20.00
Student Activities Fee	\$4.10	\$4.10	\$4.10	\$4.10
Parking Infrastructure Fee	\$1.50	\$1.50	\$1.50	\$1.50
Total Per Credit	\$177.25	\$197.25	\$257.25	\$376.50

## Estimated One-Term Cost of Attendance Budgets (2016–2017)

	In-State	Out-of-State
Tuition and Fees (14 credits per semester)	\$2,481.00	\$5,308.00
Books and Supplies	\$900.00	\$900.00
Total	\$3,381.00	\$6,208.00
	Living at Parents' Home	Living Away from Parents' Home
Room/Board/Personal	\$4,057.00	\$5,614.00
Transportation	\$1,150.00	\$1,150.00
Total	\$5,207.00	\$6,764.00

*Financial aid forms are available at [www.nvcc.edu](http://www.nvcc.edu).*



# Policies of Extreme Importance

## Student Financial Aid Satisfactory Progress Standards at NOVA

Federal regulations require that a student receiving federal financial aid make satisfactory academic progress in accordance with the standards set by NOVA and the federal government. These limitations include all terms of enrollment, whether or not aid was awarded or received. At Northern Virginia Community College (NOVA), Satisfactory Academic Progress (SAP) standards apply also to non-federal aid, including state funds, institutional funds and foundation scholarships. Progress is measured throughout the academic program by the student's cumulative grade point average (Qualitative) and by credits earned as a percentage of those attempted (Quantitative or Pace of Completion). In addition, students must complete their programs of study before attempting 150% of the credits required to complete the program.

The College Financial Aid Office will evaluate satisfactory academic progress before aid is awarded and again after most grades are posted for every term, starting with the first term of enrollment. Some shorter academic programs are ineligible for student financial aid, but those credits will be counted toward all SAP requirements (GPA, Completion Rate, Maximum Timeframe and Developmental Maximum) if the student later enrolls in an eligible program.

### I. STUDENT FINANCIAL AID STATUS

**A. Financial Aid Good Standing (GS)** – Students who are meeting all aspects of the satisfactory academic progress policy or successfully following a designated academic progress plan.

**B. Financial Aid Warning Status (WS)** – Students who fail to meet satisfactory academic progress for the first time (excluding students who have already attempted 150% of the credits required for their programs of study or those flagged by the Department of Education for having unusual enrollment history) will be automatically placed in a Warning Status for one (1) term and are expected to meet SAP requirements by the end of that term. Students who fail to meet satisfactory academic progress requirements at the end of the warning status term will be placed on financial aid suspension. However, with a successful SAP appeal, those students will be placed on financial aid probation and will retain financial aid eligibility. **Students who attempt at least half-time status and fail or withdraw from all classes can immediately be placed on suspension.**

**C. Financial Aid Probation Status (PS)** – Students who have successfully appealed financial aid suspension are placed in Probation Status (PS). Students in Probation Status (PS) are eligible to receive financial aid for one (1) semester, after which they MUST be in Good Standing (GS) or meeting the requirements of an academic progress plan that was pre-approved by the College Financial Aid Office. (See "IV. Appeals" for additional information.)

**D. Financial Aid Suspension Status (SS)** – Students who do not meet the credit progression schedule and/or the cumulative grade point average standard, who fail to meet the requirements of their pre-approved academic progress plan or who are flagged by the Department of Education for having unusual enrollment history with enrollment but no recent academic success at NOVA will be placed in Suspension Status (SS). Students in Suspension Status (SS) are not

eligible to receive financial aid unless an appeal and academic plan are submitted and approved.

**E. Academic Suspension (AS)** – Academic requirements for avoiding warning status and staying in school differ from financial aid requirements for Satisfactory Academic Progress. Academic status will be noted on registration records; financial aid status will be noted on financial aid screens in SIS. Any student totally suspended from Northern Virginia Community College for academic or behavioral reasons is automatically ineligible for financial aid.

### II. EVALUATING PROGRESS

#### A. Quantitative Standards or Pace of Completion

**Completion Rate (67% Rule):** Students must, at a minimum, receive satisfactory grades in 67% of cumulative credits attempted. This calculation is performed by dividing the cumulative total number of successfully completed credits by the cumulative total number of credits attempted. All credits attempted at NOVA (except audits, which must be entered as such by the class census date) are included. All credits accepted in transfer count as both attempted and successfully completed credits. This evaluation will be made prior to aid being awarded and after grades are posted at the end of each semester a student is enrolled at the College. Credits with satisfactory grades at the College are those for which a grade of A, B, C, D, S or P is earned. Note: Federal student loan borrowers must meet satisfactory academic progress requirements at the point of loan certification and again prior to the disbursement of any loan proceeds.

**Maximum Hours (150% Rule):** In order to continue receiving financial aid, a student must complete his/her program of study before attempting 150% of the credits required for that program. Developmental and ESL course work are excluded in this calculation. Attempted credits from all enrollment periods at the College plus all applicable transfer credits are counted; whether or not the student received financial aid for those terms is of no consequence.

**Transfer Students:** In order to properly calculate satisfactory academic progress, transfer students who apply for financial aid are asked to request official transcripts from all other colleges attended. Official transcripts should be submitted directly to one of the campus Student Services Centers for evaluation (student must also submit NOVA Form 125-049). Student must be registered for at least one credit before transcripts will be evaluated. Credits officially accepted in transfer will be counted in the 67% rule and in determining the maximum number of allowable semester credit hours for financial aid eligibility. The College has the option, on an individual student basis, to put a transfer student in Financial Aid Warning Status or suspension immediately upon evaluation for financial aid if academic history at previous colleges indicates a pattern of unsuccessful academic work.

**Second Degree Students:** Credits earned from a first degree or certificate must be counted if the student changes programs

or attempts a second degree or certificate. Depending on the circumstances, an appeal might be warranted.

**ESL and Developmental Studies:** Students may receive financial aid for a maximum of 30 semester hours of Developmental Studies courses as long as the courses are required as a result of placement testing, the student is in an eligible program of study and SAP requirements continue to be met. ESL credits are unlimited in number as long as they are taken after a student has been accepted in an eligible program and SAP requirements continue to be met.

**Additional Considerations for Quantitative or Pace of Completion Standards**

- Withdrawals (W grades) that are recorded on the student’s permanent academic transcript will be included as credits attempted and will have an adverse effect on the student’s ability to meet the requirements of the completion rate for financial aid.
- Incomplete Grades: Courses that are assigned an incomplete grade are included in cumulative credits attempted. These cannot be used as credits earned in the progress standard until a successful grade is assigned.
- Repeated courses enable the student to achieve a higher cumulative grade point average. Students can repeat courses with financial aid until successfully completed, but repeating courses adversely affects the student’s ability to meet completion rate requirements. Financial aid can be considered for successfully completed classes that are repeated to achieve a higher grade but for only one additional attempt. Only the latest attempt will count toward the cumulative grade point average.

**B. Qualitative Standards**

**Cumulative GPA Requirements (GPA Rule):** In order to remain eligible for financial aid consideration, students must meet minimum cumulative grade point average requirements based on a progressive scale. Only non-remedial courses with grades of A, B, C, D and F are included in this calculation. Transfer credits are excluded from GPA evaluation. In order to graduate, a minimum cumulative grade point average of 2.0 is required in all courses that are applicable to the degree plan.

Total Number of Regular Credits Attempted	GPA Requirement
1–15	1.5
16–30	1.75
31+	2.0

**III. REGAINING ELIGIBILITY FOR FINANCIAL AID**

Students who do not meet the credit progression requirements (Quantitative or Pace of Completion) and/or cumulative grade point average requirements (Qualitative) will be immediately ineligible for financial aid. Removal from financial aid does not prevent students from enrolling without financial aid if they are otherwise eligible to continue their enrollment.

Unless extenuating circumstances exist and an appeal is granted (see “IV. Appeals” for additional information), a student in financial aid suspension should expect to continue classes at his or her own expense until satisfactory academic progress requirements are again met.

Students who fail to meet these Satisfactory Academic Progress Standards and who choose to enroll without benefit of student financial aid may request a review of their academic records after any term in which they are enrolled without the receipt of financial aid to determine whether they have again met satisfactory academic progress standards. If standards are met, eligibility is regained for subsequent terms of enrollment in the academic year. Students should consult their campus financial aid advisors for assistance in appealing any element of this policy or to determine how to regain eligibility for financial aid.

**IV. APPEALS**

Under certain circumstances, students who fail to meet SAP standards and lose eligibility for financial aid can appeal the financial aid suspension. Students must clearly state what caused the suspension and must also clearly indicate what has changed that will now allow the student to succeed. Appeals are encouraged if:

- Extenuating circumstances exist (e.g., student’s serious illness or accident; death, accident or serious illness in the immediate family; other mitigating circumstances), or
- The student has successfully completed one degree and is attempting another, or
- The student on suspension for other than Maximum Hours (150%), who has not yet met SAP requirements, has during suspension enrolled in and successfully completed at least 12 semester credits at the College with a minimum GPA of 2.0.

Students appealing a suspension must:

- Complete NOVA Form 125-323, Satisfactory Academic Progress (SAP) Appeal Form.
- Meet with a faculty academic advisor or counselor to complete an academic plan.
- Attach all documentation.
- Submit all parts of the appeal to the Financial Aid Office, CFAO Office Center, Annandale, VA 22003-3796

Only complete appeal submissions, with documentation, will be evaluated by the Financial Aid Office. The decision is final. Depending on the circumstances, the student could be required to complete additional requirements (i.e., see a career counselor or another type of counselor, limit enrollment, etc.) before an appeal is granted. The goal is to help the student get back on track for graduation. The reasonableness of the student’s ability for improvement to again meet SAP standards and complete the student’s program of study will be carefully considered. Appeals will be approved or denied. Students who have appeals approved will be in probationary status for the coming terms until full Satisfactory Academic Progress standards are met. During probationary status, all attempted credits must be successfully completed with at least C or S grades, and any additional requirements of probation must be met, or the student will return to suspension. If an academic progress plan has been pre-approved by financial aid, continuing to meet the requirements of that plan will put the student back into good standing.

# Return of Title IV Financial Aid Funds Policy

Students receiving financial aid who withdraw or stop attending will, in most cases, be required to return a portion of financial aid received. The Higher Education Act, as reauthorized and signed into law on October 7, 1998, established the Return of Title IV Funds Policy.

This revised NOVA policy reflects new regulations published October 29, 2010 that became effective July 1, 2011. The concept behind the policy is that the college and the student are allowed to retain only the amount of Title IV (federal) aid that is earned. If a student withdraws or stops attending classes, whether any credits have been earned for the term or not, a portion of the aid received is considered to be unearned and must be returned to the Title IV programs from which it was received. For Title IV purposes, the last date of attendance is one of the following: the date the formal withdrawal process begins, the date the student otherwise gives official notice of intent to withdraw (i.e., letter, phone call, email, in-person), the mid-point of the term, or the last documented date of attendance in an academically-related activity (i.e., documented attendance in a class or lab or submission of an assignment in an online course). If a student attends through 60 percent of the period scheduled to attend, all Title IV aid is considered earned.

## Definitions

**Return to Title IV (R2T4) Calculation** – A required calculation to determine the amount of aid earned by the student when the student does not attend all days scheduled to complete within a payment period or term. (Student is considered to be a withdrawal, whether any credits were completed or not.)

**Overaward** [not the same as Return to Title IV calculation] – A required recalculation of Pell Grant and other aid types due to student dropping or not attending credits required for the status awarded (full-time, three-quarter time, half-time, less than half-time); required at any point information received that changes student status. Reductions in aid will always be required for students whose status changes due to dropped classes or classes not attended beyond the course census date.

## Clarification of New Regulations

- A student who attends and completes at least one course that spans the entire term will have earned the aid for that term (as adjusted for dropped classes or classes not attended).
- School must be able to demonstrate that the student actually attended each class, including any class with a failing grade. Attendance must be “academic attendance” or “attendance at an academically-related activity.” Documentation of attendance must be made by the school. A student’s self-certification of attendance is NOT acceptable unless supported by school’s documentation. Examples of attendance include:
  - Physical class attendance where there is direct interaction between instructor and student
  - Submission of an academic assignment
  - Examination, interactive tutorial or computer-assisted instruction
  - Study group participation activity assigned by school
  - Participation in online discussion about academic matters
  - Initiation of contact with instructor to ask question about academic subject

### (Logging in to an online class does NOT count as attendance.)

- A student who withdraws from a module or dynamic class within the term must still be attending another class or is considered to be a withdrawal, even if registered for future classes starting within the term. The student must—at the time of withdrawal from a module or dynamic class—provide a written statement to the College Financial Aid Office indicating intent to attend a future registered class within the term, or the student is considered to be a withdrawal; and a Return to Title IV calculation must be completed. (If student doesn’t actually attend that future class, a Return to Title IV calculation is still required; withdrawal date/last date of attendance dates back to originally confirmed withdrawal date.)

### Questions to ask:

- Did the student cease to attend a course that he/she was scheduled to attend? (If yes, ask the next question.)
- At the time the student stopped attending this course, was he/she continuing to attend other courses? (If no, ask the next question. If yes, student is not a withdrawal at that point but could be if student doesn't finish period for which scheduled to attend.)
- At the time of withdrawal, did the student provide written confirmation of anticipated attendance in a later starting, registered course within the term? (If no, student is considered a withdrawal, and a Return to Title IV calculation must be completed. If yes, no Return to Title IV calculation is required; however, should the student not attend or fail to complete the registered course, a Return to Title IV will be required.)

**Remember:** Recalculation of aid for enrollment status changes due to dropped or never attended classes is required before any Return to Title IV calculation is completed.

### Process

**Step 1)** The first step is a series of formulas to determine the amount of aid which must be returned. Following the determination of the last date of attendance, the school must calculate the number of days attended and the total number of days the student was scheduled to complete within the term; weekends count and any period of no classes which is five days in length or greater is excluded. Days attended are then divided by days in the term the student was scheduled to complete to calculate percentage completed. That percentage is multiplied by total aid for which the student is eligible to determine the amount of aid earned ( $\% \text{ completed} \times \text{total aid} = \text{earned aid}$ ).

**Total aid – earned aid = unearned aid (aid to be returned).**

**Step 2)** The next step is for the school to determine total institutional charges and multiply that figure by the percentage of unearned aid ( $100\% - \% \text{ completed} = \% \text{ unearned}$ ). It makes no difference which type of resource actually paid the school bill; the law assumes that Title IV aid goes first to pay institutional charges.

**Institutional charges x % unearned = amount returned by school.**

The school must then return the amount of unearned aid, up to the maximum received, to each of the Title IV programs in the following order:

1. Unsubsidized Direct Stafford Loan
2. Subsidized Direct Stafford Loan
3. Federal Perkins Loan
4. Direct PLUS Loan
5. Federal Pell Grant
6. Federal Supplemental Educational Opportunity Grant (FSEOG)

**Step 3)** The school then calculates the amount for which the student is responsible by subtracting the amount returned by the school from the total amount which is unearned. That remaining amount is the student's share and is allocated in the same order as stated above. **Total amount unearned – amount returned by school = \$\$ for which student is responsible.**

Once the school determines dollar amounts and which individual programs must be repaid, the student will be notified of any amounts he or she owes. Funds that must be returned by the student to the loan programs can be paid in full in accordance with normal loan repayment terms. For grant dollars that must be repaid, the amount due from a student is limited to the amount by which the original grant

***NOVA Financial Aid will send reminders, award notifications and program information to VCCS student email accounts.***

overpayment amount due from the student exceeds half of the total Title IV grant funds received by the student. A student has 45 days to make repayment and does not have to repay a grant overpayment of \$50 or less. Unpaid balances will be reported on NSLDS, the National Student Loan Data System, and turned over to the Department of Education for collection. Until overpayments are repaid or satisfactory arrangements to repay have been made, students will be ineligible for further Title IV aid at any institution. Commonwealth, VCCS funds and some other aid types must also be returned proportionally based on the percentage of unearned aid used in the Return of Title IV calculations.

This policy is totally separate from the institutional refund policy. Unpaid balances due to NOVA that result from amounts returned to Title IV programs and other sources of aid will be charged back to the student. If a student does not begin attendance in all classes or ceases attendance during the 100 percent refund period, aid may have to be reduced to reflect appropriate status prior to calculating Return of Title IV Funds.

Before withdrawing or stopping attendance in classes, the student should be aware of the proper procedure for withdrawing from classes and the consequences of either withdrawing or stopping attendance. Official withdrawal is always the responsibility of the student. Any questions on Return of Title IV Funds may be addressed to the Director of Financial Aid. Questions regarding withdrawal should be addressed to the student's advisor or the Registrar's Office.

## Helpful resources:

### **Federal Student Aid Information Center:**

General information and publications, applicant status, duplicate SARS, adding a school code, address updates (1-800-4-Fed-Aid [433-3243]). For the hearing impaired TDD: 1-800-730-8913.

## Websites:

**NOVA** [www.nvcc.edu](http://www.nvcc.edu)

**VCCS** [www.vccs.edu](http://www.vccs.edu)

**State Council of Higher Education for Virginia** [www.schev.edu](http://www.schev.edu)

**Virginia Education Wizard** [www.VaWizard.org](http://www.VaWizard.org)

**FSA ID** [www.fafsa.gov](http://www.fafsa.gov)

**FAFSA on the Web** [www.fafsa.gov](http://www.fafsa.gov)

**Tax Transcripts** [www.irs.gov/transcripts](http://www.irs.gov/transcripts)

**Federal Student Aid** <https://studentloans.gov/myDirectLoan/index.action>

**Direct Loan Repayment** [www.studentloans.gov/myDirectLoan/repaymentEstimatorLoginRedirect.action](http://www.studentloans.gov/myDirectLoan/repaymentEstimatorLoginRedirect.action)

**Loan Counseling** [www.studentloans.gov/myDirectLoan/counselinginstructions.action](http://www.studentloans.gov/myDirectLoan/counselinginstructions.action)

**Simulation of FAFSA (provides early estimate)**  
[www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)

**National Association for Student Financial Aid Administrators** [www.nasfaa.org](http://www.nasfaa.org)

**Financial Aid for Students**  
[www.ed.gov/students/prep/college/index.html](http://www.ed.gov/students/prep/college/index.html)

**Scholarship Search** [www.finaid.org](http://www.finaid.org); [www.fastweb.org](http://www.fastweb.org);  
[www.collegeboard.com](http://www.collegeboard.com)

**National Student Loan Data System** [www.nsls.ed.gov](http://www.nsls.ed.gov)

**Student Portal** [www.studentaid.gov](http://www.studentaid.gov)

**Financial Literacy** [www.CashCourse.org](http://www.CashCourse.org)

**NOVA Financial Aid Facebook Page** [www.facebook.com/NOVAFinAid](http://www.facebook.com/NOVAFinAid)

**NOVA Electronic Consent** [www.nvcc.edu/forms/pdf/E-Signature-Consent-form-notice.pdf](http://www.nvcc.edu/forms/pdf/E-Signature-Consent-form-notice.pdf)

**Financial Avenue** <https://blogs.nvcc.edu/financial-literacy/financial-avenue/>

## FINANCIAL AID CHECKLIST

- ☐ Apply for admission; select an eligible program.
- ☐ Apply for FSA ID(s); complete FAFSA worksheet and FAFSA online using IRS data retrieval when eligible.
- ☐ Check To Do List regularly on Financial Aid Dashboard and your myNOVA.
- ☐ Check NOVA email regularly.
- ☐ Respond immediately to requests for documentation.
- ☐ Review financial aid award on myNOVA.
- ☐ Accept/decline loans and work-study; complete paper work for each, if accepting.
- ☐ Enroll in all classes before 16-week term census date; drop any classes you are not planning to attend. Only classes filling requirements within your NOVA program of study are eligible for aid.
- ☐ By the payment due date, pay any balance due for tuition and fees if accepted financial aid is not enough.
- ☐ If using financial aid, buy your books for all classes during the two-week period before term start through term census date (16-week and second 8-week sessions).
- ☐ Attend all classes each and every time.
- ☐ Verify your mailing address on myNOVA.
- ☐ Sign up for choice of refund. Know terms of debit card to avoid charges. Cash excess aid checks when they come.
- ☐ Contact the Financial Aid Support Center at 1-855-323-3199 or [mysupport.nvcc.edu](mailto:mysupport.nvcc.edu), as needed.
- ☐ Go to the Campus Financial Aid Office, if additional help is needed.
- ☐ Finish all classes successfully so you don't owe back money and you advance toward your degree.
- ☐ Have a terrific NOVA year!

## FOR INFORMATION ON PROGRAMS AND SERVICES, CONTACT YOUR CAMPUS FINANCIAL AID OFFICE

### Alexandria Campus

Bisdorf Building, Room 148  
5000 Dawes Avenue  
Alexandria, VA 22311-5097  
855-323-3199  
VTDD: 703-845-6016

### Annandale Campus

Student Services Center, CG 206  
8333 Little River Turnpike  
Annandale, VA 22003-3796  
855-323-3199  
VTDD: 703-323-3744

### Loudoun Campus and Reston Center

Reynolds Building, LR 249  
21200 Campus Drive  
Sterling, VA 20164-8699  
855-323-3199  
VTDD: 703-450-2548

### Manassas Campus

Student Services Center, MH 110  
6901 Sudley Road  
Manassas, VA 20109-2399  
855-323-3199  
VTDD: 703-368-3748

### Medical Education Campus

Student Services Center, HE 202D  
6699 Springfield Center Drive  
Springfield, VA 22150-1913  
855-323-3199  
VTDD: 703-822-6150

### Woodbridge Campus

Student Services Center, WC 229  
2645 College Drive  
Woodbridge, VA 22191-4099  
855-323-3199  
VTDD: 703-878-5790

### College Financial Aid Office

#### Mailing address:

Northern Virginia Community College  
CFAO Office Center  
Annandale, VA 22003-3796  
Phone: 855-323-3199  
Fax: 703-323-3494  
[mysupport.nvcc.edu](mailto:mysupport.nvcc.edu)

### Financial Aid Support Center

Financial Aid Support Available –  
24/7/365  
Phone: 855-323-3199  
[mysupport.nvcc.edu](mailto:mysupport.nvcc.edu)